

United States Bankruptcy Court
Northern District of Ohio

In re:
Steven T. Lake
Annette M. Lake
Debtors

Case No. 19-30818-jpg
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db/db +Steven T. Lake, Annette M. Lake, 23245 W. St. Rt. 51, Genoa, OH 43430-1042
25946431 +CMRE, 3075 E Imperial, Suite 200, Brea, CA 92821-6753
25946428 +Check & Go, 3109 Navarre Ave, Oregon, OH 43616-3309
25946429 #+Check Into Cash, 2053 Woodville Rd., Oregon, OH 43616-3659
25946430 Check n Go Collections Dept, PO box 18209, Cincinnati, OH 45218-0209
25946432 +Columbus Radiology Corp, PO Box 714563, Cincinnati, OH 45271-4563
25946435 +First Energy Corp, 6099 Angola Rd, Holland, OH 43528-9595
25946436 Genoa Bank, 603 Main St., Genoa, OH 43430-1635
25946437 +Lorin Zaner, 241 N Superior St Ste 200, Toledo, OH 43604-1253
25946438 +Lorin Zayner, 520 Madison Ave, Toledo, OH 43604-1302
25946439 Mercy Emergency Care Service, POBox 740021, Cincinnati, OH 45274-0021
25946440 +Midwest Recovery Systems, PO Box 899, Florissant, MO 63032-0899
25946442 +NCB Management, P.O. Box 1099, Longhorne, PA 19047-6099
25946441 +Nationstar Mortgage, Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
25946444 +Ohio Attorney General, 150 East Gay Street, 21st Floor, Columbus, OH 43215-3191
25946445 +Ottawa County Municipal Court, 1860 Perry St, Port Clinton, OH 43452-1498
25946446 +Phoenix Financial Service, 8902 Otis Ave. STE 103A, Indianapolis, IN 46216-1009
25946447 Receivable Management, 1814 N. Michigan, Saginaw, MI 48605
25946449 +St Charles Mercy Hospital, 2600 Navarre Ave., Oregon, OH 43616-3297
25946450 The Toledo Clinic, 4235 Secor Road, Toledo, OH 43623-4299
25946451 +UTMC, 3000 Arlington Ave, Toledo, OH 43614-2595
25946452 +Wells Fargo, P.O. Box 9361, Walnut Creek, CA 94596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nnishiki@ohiolegalclinic.com Mar 27 2019 22:34:59 Nathan M. Nishiki,
316 North Michigan, Suite 420, Toledo, OH 43604
tr +E-mail/Text: ddymarkowski@iq7technology.com Mar 27 2019 22:35:09 Douglas A. Dymarkowski,
5431 Main Street, Sylvania, OH 43560-2155
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Mar 27 2019 22:36:09 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25946424 +EDI: CAPIO.COM Mar 28 2019 02:03:00 Assetcare LLC, Lee Morris, 2222 Texoma Pkwy,
Suite 180, Sherman, TX 75090-2484
25946425 +EDI: CAPIO.COM Mar 28 2019 02:03:00 CAPIO Partners, 2222 Texoma Pkwy Ste 150,
Sherman, TX 75090-2481
25946426 +E-mail/Text: cashamerica@nuvox.net Mar 27 2019 22:36:35 Cashland, 2037 Woodville Rd.,
Oregon, OH 43616-3630
25946427 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Mar 27 2019 22:35:21 Cashnet,
P.O. Box 06230, Chicago, IL 60606-0230
25946433 +E-mail/Text: compliance@contractcallers.com Mar 27 2019 22:38:25 Contract Callers Inc,
PO Box 2207, Augusta, GA 30903-2207
25946434 EDI: RCSFNEMARIN.COM Mar 28 2019 02:03:00 Credit One Bank, PO Box 60500,
City of Industry, CA 91716-0500
25946443 +E-mail/Text: bankruptcynotices@scheart.net Mar 27 2019 22:37:26 NCP,
100 East Third St 5th Fl, Dayton, OH 45402-2119
25946448 +EDI: PHINELEVATE Mar 28 2019 02:03:00 Rise, 4150 International Plaza, STE 400,
Fort Worth, TX 76109-4819
25946453 EDI: WFFC.COM Mar 28 2019 02:03:00 WFF Cards, CSCL Dispute Team N8235-04M,
Des Moines, IA 50306

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Douglas A. Dymarkowski doug.dadlaw@bex.net, ddymarkowski@iq7technology.com;tony.dadlaw@bex.net
Nathan M. Nishiki on behalf of Debtor Steven T. Lake nnishiki@ohiolegalclinic.com,
rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclienti
nc.com;AuteroBR51159@notify.bestcase.com
Nathan M. Nishiki on behalf of Debtor Annette M. Lake nnishiki@ohiolegalclinic.com,
rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclienti
nc.com;AuteroBR51159@notify.bestcase.com

TOTAL: 3

Information to identify the case:

Debtor 1 Steven T. Lake
First Name Middle Name Last Name
Debtor 2 Annette M. Lake
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Northern District of Ohio**
Case number: **19-30818-jpg**

Social Security number or ITIN **xxx-xx-8399**
EIN **-----**
Social Security number or ITIN **xxx-xx-6364**
EIN **-----**
Date case filed for chapter **7 3/25/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Steven T. Lake	Annette M. Lake
2. All other names used in the last 8 years		aka Annette M. Webb
3. Address	23245 W. St. Rt. 51 Genoa, OH 43430	23245 W. St. Rt. 51 Genoa, OH 43430
4. Debtor's attorney Name and address	Nathan M. Nishiki 316 North Michigan Suite 420 Toledo, OH 43604	Contact phone 419-241-4900 Email: nnishiki@ohiolegalclinic.com
5. Bankruptcy trustee Name and address	Douglas A. Dymarkowski 5431 Main Street Sylvania, OH 43560	Contact phone 419-882-4999 Email: doug.dadlaw@bex.net

For more information, see page 2 >

6. Bankruptcy clerk's office	United States Bankruptcy Court 1716 Spielbusch Ave Room 411 Toledo, OH 43604	Hours open 9:00 AM – 4:00 PM Contact phone 419-213-5600 Date: 3/27/19
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov , www.ohnb.uscourts.gov .		
7. Meeting of creditors	May 22, 2019 at 10:00 AM	Location: Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	*** Valid photo identification required *** *** Proof of Social Security Number required ***
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/22/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	